

Amendment to the Claims:

The following listing of claims replaces all previous versions and listings of claims:

1. (Currently amended) A method for providing control over transactions, comprising:

prompting a primary user to input financial notification data, the financial notification data operable for defining transaction controls associated with a secondary user;

receiving and storing the financial notification data;

receiving data relating to a financial transaction from a point of sale, the data associated with the secondary user;

retrieving financial notification data related to the financial transaction; and

sending a notification to the point of sale based upon the data relating to the financial transaction; and

~~wherein the financial notification data specify conditions for issuing a notification to the primary user in response to receiving a request to execute the financial transaction~~

approving a request to execute the financial transaction without interaction from the primary user and issuing a notification to the primary user when the request to execute the financial transaction is approved.

2. (Currently amended) The method of claim 1, wherein the financial notification data specify conditions for performing at least one of:

~~approving a request to execute the financial transaction;~~

denying a request to execute the financial transaction;

confirming an identity of the secondary user before approving the financial transaction; and

suspending future financial transaction activities of the secondary user.

3. (Previously Presented) The method of claim 1, wherein the financial notification data comprise a spending type, the spending type including at least one of:

a type of transaction;

a listing of items or services associated with the transaction;

a type of merchant;

a time of day;

a spending or usage limit; and

a location type.

4. (Previously Presented) The method of claim 1, further comprising:

presenting a user interface screen with a menu of transaction control items and transaction control rules, the control items organized into, and presented via the user interface as, categories;

wherein receiving the financial notification data from the primary user includes receiving one of a user-selected control item, category of control item, and user-defined control item from the primary user via the user interface screen.

5. (Previously Presented) The method of claim 1, wherein the notifications to the point of sale and the primary user are presented via at least one of:

a point of sale terminal;

a transaction receipt;

a computer screen;

a telephone;

postal mail;

a messaging application; and

an online service.

6. (Previously Presented) The method of claim 1, wherein the notification to the point of sale comprises at least one of:

an account balance;

an account shut-off;

a denial of a request to execute the financial transaction;

a request for an additional authorization code; and

a request to check an identification of the secondary user.

7. (Currently amended) A system for providing control over transactions, comprising:

a means for prompting a primary user to input financial notification data, the financial notification data operable for defining transaction controls associated with a secondary user;

a means for receiving and storing the financial notification data;

a means for receiving data relating to a financial transaction from a point of sale, the data associated with the secondary user;

a means for retrieving financial notification data related to the financial transaction;
and

a means for sending a notification to the point of sale based upon the data relating to the financial transaction; and

means for approving a request to execute the financial transaction without interaction

from the primary user and issuing a notification to the primary user when the request to execute the financial transaction is approved.

~~wherein the financial notification data specify conditions for issuing a notification to the primary user in response to receiving a request to execute the financial transaction.~~

8. (Currently amended) The system of claim 7, wherein the financial notification data specify conditions for performing at least one of:

~~approving a request to execute the financial transaction;~~

denying a request to execute the financial transaction;

confirming an identity of the secondary user before approving the financial transaction; and

suspending future financial transaction activities of the secondary user.

9. (Previously Presented) The system of claim 7, wherein the financial notification data comprise a spending type, the spending type including at least one of:

a type of transaction;

a type of good or service;

a type of merchant;

a time of day;

a spending or usage limit; and

a location type.

10. (Previously Presented) The system of claim 7, further comprising:

presenting a user interface screen with a menu of transaction control items and transaction control rules, the control items organized into, and presented via the user interface

as, categories;

wherein receiving the financial notification data from the primary user includes receiving one of a user-selected control item, category of control item, and user-defined control item from the primary user via the user interface screen.

11. (Previously Presented) The system of claim 7, wherein the notifications to the point of sale and the primary user are presented via at least one of:

a point of sale terminal;

a transaction receipt;

a computer screen;

a telephone;

postal mail;

a messaging application; and

an online service.

12. (Previously Presented) The system of claim 7, wherein the notification to the point of sale comprises at least one of:

an account balance;

an account shut-off;

a denial of a request to execute the financial transaction; and

a request to check an identification of the secondary user.

13. – 14. (Canceled)

15. (Currently amended) A storage medium encoded with machine-readable computer program code for providing control over transactions, the storage medium including instructions for causing a computer to implement a method, comprising:

prompting a primary user to input financial notification data, the financial notification data operable for defining transaction controls associated with a secondary user;

receiving and storing the financial notification data;

receiving data relating to a financial transaction from a point of sale, the data associated with the secondary user;

retrieving financial notification data related to the financial transaction; and

sending a notification to the point of sale based upon the data relating to the financial transaction; and

approving a request to execute the financial transaction without interaction from the primary user and issuing a notification to the primary user when the request to execute the financial transaction is approved

~~wherein the financial notification data specify conditions for issuing a notification to the primary user in response to receiving a request to execute the financial transaction.~~

16. (Currently amended) The storage medium of claim 15, wherein the financial notification data specify conditions for performing at least one of:

~~approving a request to execute the financial transaction;~~

denying a request to execute the financial transaction;

confirming an identity of the secondary user before approving the financial transaction; and

suspending future financial transaction activities of the secondary user.

17. (Previously Presented) The storage medium of claim 15, wherein the financial notification data comprise a spending type, the spending type including at least one of:

a type of transaction;

a listing of items or services associated with the transaction;

a type of merchant;

a time of day;

a spending or usage limit; and

a location type.

18. (Previously Presented) The storage medium of claim 15, further comprising instructions for performing:

presenting a user interface screen with a menu of transaction control items and transaction control rules, the control items organized into, and presented via the user interface as, categories;

wherein receiving the financial notification data from the primary user includes receiving one of a user-selected control item, category of control item, and user-defined control item from the primary user via the user interface screen.

19. (Previously Presented) The storage medium of claim 15, wherein the notifications to the point of sale and the primary user are presented via at least one of:

a point of sale terminal;

a transaction receipt;

a computer screen;

a telephone;

postal mail;

a messaging application; and

an online service.

20. (Previously Presented) The storage medium of claim 15, wherein the notification to the point of sale comprises at least one of:

an account balance;

an account shut-off;

a request for an additional authorization code;

a denial of a request to execute the financial transaction; and

a request to check an identification of the secondary user.

21. (Previously Presented) The method of claim 1, wherein the primary user is a merchant.

22. (Previously Presented) The system of claim 7, wherein the primary user is a merchant.

23. (Previously Presented) The storage medium of claim 15, wherein the primary user is a merchant.